

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS - EASTERN DIVISION  
219 SOUTH DEARBORN ST. CHICAGO, IL 60604**

IN RE: )  
 ) Bankruptcy No. 08-27791  
SCOT M. BEGOVICH, ) Chapter 7  
KERRI L. BEGOVICH, ) Judge Manuel Barbosa  
Debtors. )

**NOTICE OF TRUSTEE'S FINAL REPORT, HEARING  
ON APPLICATIONS FOR COMPENSATION, AND HEARING ON THE  
ABANDONMENT OF PROPERTY BY THE TRUSTEE**

To the Debtor(s), Creditors and other Parties in Interest:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held:

At: Kane County Courthouse 100 S. 3<sup>rd</sup> St., Room 140, Geneva, IL 60134

On: November 12, 2009 Time: 10:00 AM

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any pending applications and transacting such other business as may be properly noticed before the Court.  
ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT  
IS NOT REQUIRED.

3. The trustee's Final Report shows total:

Receipts \$ 43,634.76

Disbursements \$ -0-

Net Cash Available for Distribution \$ 43,634.76

4. Applications for Chapter 7 fees and administrative expenses have been filed as

follows:

<u>Applicant</u>	<u>Compensation Previously Paid</u>	<u>Fees Now Requested</u>	<u>Expenses</u>
Roy Safanda, Trustee	\$ 0.00	\$5,113.47	\$132.74
Roy Safanda, Attn'y	\$0.00	\$ 853.12	\$ 0.00

5. Applications for Chapter 11 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	<u>Compensation Previously Paid</u>	<u>Fees Now Requested</u>	<u>Expenses</u>
None	\$	\$	\$

6. In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling the amount of \$ 50,063.00 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be 75%.

Allowed priority claims are:

<u>Claim Number</u>	<u>Claimant</u>	<u>Allowed Amount of Claim</u>	<u>Proposed Payment</u>
009	IL Dept. of Rev.	\$ 3,215.00	\$ 2,409.77
022	IRS	\$46,848.00	\$35,125.66

7. Claims of general unsecured creditors totaling \$ 1,003,037.57 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be 0%.

Allowed general unsecured claims are as follows:

<u>Claim Number</u>	<u>Claimant</u>	<u>Allowed Amount of Claim</u>	<u>Proposed Payment</u>
None.			

8. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions or as ordered by the Court.

9. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the Clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 S. Dearborn Street, 7<sup>th</sup> Floor, Chicago, Illinois 60604, or may be viewed on the court's we site, [www.ilnb.uscourts.gov](http://www.ilnb.uscourts.gov). If no objections are filed, the Court will act on the fee application(s) and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.
10. Debtor has been discharged.
11. The Trustee proposed to abandon the following property at the hearing: None.

Dated: \_\_\_\_\_

For the Court,

By: \_\_\_\_\_

Kenneth S. Gardner  
Clerk of the U.S. Bankruptcy Court  
219 S. Dearborn Street, 7<sup>th</sup> Floor  
Chicago, IL 60604

Roy Safanda  
Safanda Law Firm  
111 East Side Drive  
Geneva, IL 60134-2402  
(630) 262-1761

# Certificate of Service Page 4 of 6

# CERTIFICATE OF NOTICE

District/off: 0752-1  
Case: 08-27791

User: mflowers  
Form ID: pdf006

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Total Noticed: 136

Date Rcvd: Oct 01, 2009

The following entities were noticed by first class mail on Oct 03, 2009.

db/jdb +Scot M. Begovich, Kerri L. Begovich, 40W638 Aberdeen Lane, Saint Charles, IL 60175-5722  
aty +Carl F Safanda, Safanda Law Firm, 111 East Side Drive, Geneva, IL 60134-2402  
aty Joel A Schechter, ESQ, Law Offices Of Joel Schechter, 53 W Jackson Blvd Ste 1025,  
Chicago, IL 60604  
tr +Roy Safanda, Safanda Law Firm, 111 East Side Drive, Geneva, IL 60134-2402  
12739339 +AMCORE Bank, N.A., c/o Samuel G. Harrod IV, Meltzer, Purtill & Stelle LLC,  
1515 E. Woodfield Road, 2nd Floor, Schaumburg, IL 60173-5431  
12721401 +ASAP Garage Doors, 11414-A Smith Road, Huntley, IL 60142-9635  
12721390 +Albert Enterprises, 1150 RFD, Long Grove, IL 60047-7334  
12721391 +Alliant Law Group/AT&T, 2860 Zanker Road, Suite 105, San Jose, CA 95134-2119  
12721392 +Ambriz Roofing, P.O. Box 1016, Round Lake, IL 60073-0663  
12721394 +Amcore Bank, 1210 S. Alpine Road, Rockford, IL 61108-3946  
12721393 Amcore Bank, 225 W. Jackson St., P.O. Box 1547, Woodstock, IL 60098-1547  
13702235 American Express Bank, FSB, POB 3001, Malvern, PA 19355-0701  
12721395 +Amex, P.O. Box 650488, Dallas, TX 75265  
12721396 +Amron Stair Works, 149 Industrial Drive, Gilberts, IL 60136-9753  
12721397 +Amron Stairs, 149 Industrial Dr., Gilberts, IL 60136-9753  
12721398 +Ansam Electric, 1427 Bull Valley Drive, Woodstock, IL 60098-8070  
12721399 +Applied Geoscience Inc., 2385 Hammond Drive, Suite 6, Schaumburg, IL 60173-3844  
12721400 +Arroyo's Landscaping, 39W066 Big Timber, Elgin, IL 60124-7802  
12721402 +B&B Networks, 245 W. Roosevelt Road, Building 3, Suite 17, West Chicago, IL 60185-4838  
12721407 +BHFx, 80 W. Seegers Rod, Arlington Heights, IL 60005-3917  
12721405 Bank of America, P.O. Box 37279, Baltimore, MD 21297-3279  
12721404 Bank of America, Business Card, P.O. Box 15710, Wilmington, DE 19886-5710  
12721403 Bank of America, P.O. Box 25118, Tampa, FL 33622-5118  
12721406 Beneficial, P.O. Box 17574, Baltimore, MD 21297-1574  
12721408 +Bill and Linda Young, 3220 Arbor Lane, Prairie Grove, IL 60012-2129  
12721409 +Blake & Schafer, 3018 N. Richmond Road, Mchenry, IL 60051-5438  
12721410 +Breezy Hill Nursery, 7530 288th Ave., Salem, WI 53168-9532  
12721411 +Brillion & Walsh, 4227 Grove Avenue, Gurnee, IL 60031-2134  
12721412 +Builders by Design, 5003 S. Little Drive, Mchenry, IL 60051-9453  
12721414 Capital One, P.O. Box 105131, Atlanta, GA 30348-5131  
12721413 Capital One, P.O. Box 5294, Carol Stream, IL 60197-5294  
12721415 Cardmember Service, P.O. Box 15153, Wilmington, DE 19886-5153  
12721418 +Chase, Carmember Services, P.O. Box 15153, Wilmington, DE 19886-5153  
12721417 Chase, P.O. Box 15153, Wilmington, DE 19886-5153  
12721419 +Chase Bank, 340 S. Cleveland Ave., Bldg. 370, Westerville, OH 43081-8917  
13610421 +Chase Bank USA, N.A., c/o Creditors Bankruptcy Service, P O Box 740933, Dallas, Tx 75374-0933  
12721420 Chicago Tribune, P.O. Box 6490, Chicago, IL 60680-6490  
12721421 +Chicagoland Publishing Company, c/o Caine & Weiner, 1100 E. Woodfield Road #425,  
Schaumburg, IL 60173-5116  
12721422 +Citibank, Processing Center, Des Moines, IA 50363-0001  
12721423 +City of Woodstock, 121 W. Calhoun Street, Woodstock, IL 60098-3218  
12721424 +Clay Products, 2221 Pierce Drive, Spring Grove, IL 60081-9703  
12721426 +Concrete Solutions & Supply, 27615 Wilmot Road, Trevor, WI 53179-9741  
12721427 +Contractors Service and Supply Inc, 2115 W. Diehl Rd., Naperville, IL 60563-2359  
12721428 Countrywide, P.O. Box 650070, Dallas, TX 75265-0070  
12721429 +Cowhey Gudmundson Leder, 300 Park Blvd, Suite 205, Itasca, IL 60143-2600  
12721430 +++Dan and Karen Benson, 417 Fox Glove Lane, Barrington, IL 60010-3521  
12721431 Delnor Community Hospital, Payment Processing Center, P.O. Box 88055,  
Chicago, IL 60680-1055  
12721432 +Dennis & Barb Legenski, 6107 Lakeshore Drive, Cary, IL 60013-1271  
12721433 Direct Loans, U.S. Dept of Educatio, Direct Loan Payment Center, P.O. Box 530260,  
Atlanta, GA 30353-0260  
12721435 +Edward Hines Lumber, P.O. Box 349, Hainesville, IL 60030-0349  
12721436 +Elgin Waste, P.O. Box 5634, Elgin, IL 60121-5634  
13685066 FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,  
Oklahoma City, OK 73124-8809  
12721437 +FNBEO, 485 Lake Street, Antioch, IL 60002-1405  
12721439 +Freeborn & Peters, 311 S. Wacker Drive, Suite 3000, Chicago, IL 60606-6679  
12721440 +Galleria Lighting, Inc., 760 S. Route 59, Suite 104, Naperville, IL 60540-8404  
12721441 +Glass Doctors, 761 N. 17th, Unit 23, Saint Charles, IL 60174-1667  
12721442 +Glass Options, c/o Shearer & Agrella, 4N701 School Road, Saint Charles, IL 60175-6508  
12721443 +Globe Exteriors, 400 W. Belden Ave., Addison, IL 60101-4919  
12721444 Grande Park HOA, P.O. Box 447, Westmont, IL 60559-0447  
12721445 Great American Insurance Company, P.O. Box 741877, Cincinnati, OH 45274-1877  
12721446 +Great Lakes Roofing, 4519 42nd Street, Kenosha, WI 53144-3440  
12721447 Ground Engineering Consultants, Inc, 350 Pfingsten Road, Unit 106, Northbrook, IL 60062-2032  
12721448 +Harris Bank, P.O. Box 6201, Carol Stream, IL 60197-6201  
12721449 +Harvard Landscaping, 10401 US Highway 14, Harvard, IL 60033-9148  
12721450 +Hicks Gas, P.O. Box 175, 200 E. Grand Ave., Lake Villa, IL 60046-7808  
12721451 +Hidden Lakes HOA, 7630 Galena Street, Lakewood, IL 60014-6668  
12721452 +Hiller & Son, 3909 North Spring Grove Road, Johnsburg, IL 60051-5906  
12721453 +Hinshaw & Culbertson, LLP, 222 North LaSalle Street, Suite 300, Chicago, IL 60601-1081  
13494892 ++ILLINOIS DEPARTMENT OF REVENUE, P O BOX 64338, CHICAGO IL 60664-0338  
(address filed with court: Illinois Department of Revenue, Bankruptcy Section,  
100 West Randolph Street Level 7-425, Chicago, Illinois 60601)  
12721454 Ill. Dept. of Employment Security, P.O. Box 19300, Springfield, IL 62794-9300  
12721455 +Illinois Brick, 8995 W. 95th Street, Palos Hills, IL 60465-5030  
12721456 Illinois Department of Revenue Bankruptcy Section, P.O. Box 64338, Chicago, IL 60664-0338  
12721457 +Internal Revenue Service, Cincinnati Service Center, 201 W. Rivercenter Blvd.,  
Covington, KY 41011-1424

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Case: 08-27791

User: mflowers  
Form ID: pdf006

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Total Noticed: 136

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13892784 +Internal Revenue Service/U.S. Treasury, Cincinnati Service Center, 201 W. Rivercenter Blvd,  
Covington, KY 41011-1424  
12721459 +JAS Associates, 1355 Remington Rd., Suite U, Schaumburg, IL 60173-4818  
12721458 +Jamco, 3006 Albert Drive, Mchenry, IL 60050-1724  
12721460 +Jim Holtzrichter, 3006 Albert Drive, Mchenry, IL 60050-1724  
12721461 +John A. Raber, 4314 A Crystal Lake Road, Mchenry, IL 60050-4281  
12721462 +Ken Costello, P.O. Box 143, Grayslake, IL 60030-0143  
12721463 +Kevin Corcoran, 388 Addison Rd., Riverside, IL 60546-2040  
12721466 LaSalle Bank, 8201 Innovation Way, Chicago, IL 60682-0082  
12721465 Laboratory Physicians LLC, P.O. Box 10200, Peoria, IL 61612-0200  
12721471 MHS Physician Services, P.O. Box 5081, Janesville, WI 53547-5081  
12721467 +Maki, 460 N. Main Street, Antioch, IL 60002-3000  
12721469 +Mayfair, 661 S. Main, Crystal Lake, IL 60014-6251  
12721470 +McHenry County Treasurer, 2200 North Seminary, Woodstock, IL 60098-2694  
12721472 +Midland Standard Engineering & Test, 558 Plate Drive, Unit 6, East Dundee, IL 60118-2458  
12721473 +Midwest Community Bank, P.O. Box 689, Freeport, IL 61032-0689  
12721479 +NW Electric, 600 E. Rand Road, Mount Prospect, IL 60056-2533  
12721474 National City, P.O. Box 856176, Louisville, KY 40285-6176  
12721475 +National Tax Resolution Svcs., LLC, 8337 W. Sunset Road, Suite 200, Las Vegas, NV 89113-2201  
12721476 Nicor, P.O. Box 1630, Aurora, IL 60507-1630  
12721477 +Norstate Bank, 1777 N. Cedar Lake Road, Round Lake, IL 60073-1866  
12721478 Northwest Herald, P.O. Box 250, Crystal Lake, IL 60039-0250  
12721480 +PAF & Assoc., 1207 W. Algonquin Road, Algonquin, IL 60102-3509  
12721481 +Parking Lot Services, 1250 N. Rose Farm Road, Unit B, Woodstock, IL 60098-9502  
12721482 +Pella, 3369 Paysphere Circle, Chicago, IL 60674-0033  
12721483 Physicians Express LLC, 2000 West Main Street, Suite M, Saint Charles, IL 60174-1773  
12721484 +Pioneer Oaks Investors, LLC, 5414 Hill Road, Richmond, IL 60071-9750  
12721485 +Pitel Septic, P.O. Box 193, Ringwood, IL 60072-0193  
12721486 +Prairie Community Bank, P.O. Box 255, Marengo, IL 60152-0255  
12721489 +RJR Insulation, 704 Mgna Drive, Round Lake, IL 60073-2817  
12721487 +Regnier Concrete, P.O. Box 112, Capron, IL 61012-0112  
12721488 +Rego Group, 920 Livingston Ln., Inverness, IL 60010-6435  
12721490 +Rockford Seamless Gutters, 2119 N. Central Ave., Rockford, IL 61101-2345  
12721491 +Sanctuary of Bull Valley HOA, 700 McHenry Ave., Woodstock, IL 60098-3057  
12721492 Sand Canyon Medical Group, P.O. Box 96365, Oklahoma City, OK 73143-6365  
12721493 +Shine-On Window Cleaning, 2302 W. North Ave., Suite 1W, Chicago, IL 60647-6261  
12721494 +Specialty Woodworking, 5207 W. 65th, Bedford Park, IL 60638-5703  
12721495 +Spitson Masonry, 315 E. South Street, Woodstock, IL 60098-4219  
12721496 +Spring Grove Distributors, 5435 Bull Valley Road, Suite 130, Mchenry, IL 60050-7433  
12721497 State Farm, 5159 W. 111th St., Alsip, IL 60803-6021  
12721498 +Steve Case, 1275 Grass Lake Road, Fox Lake, IL 60020-1077  
12721499 +Steve Regopoulos, 920 Livingston Ln., Inverness, IL 60010-6435  
12721504 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Financial Services, P.O. Box 5855,  
Carol Stream, IL 60197-5855)  
12721500 +Terry Lyons, 505 Orchard Street, Suite 600, Antioch, IL 60002-1286  
12721501 +Thermaseal, P.O. Box 163669, Columbus, OH 43216-3669  
12721502 +Titan Granite & Marble, 4920 W. Belmont Ave., Chicago, IL 60641-4331  
13492499 +Titan Marble & Granite, c/o Walinski & Trunkett, P.C., 25 East Washington Street, Suite 1221,  
Chicago, IL 60602-1875  
12721503 +Tom Grace, 1022 Hayslope, Knoxville, TN 37919-7227  
12721505 +Tri City Radiology S.C., 9410 Compubill Drive, Orland Park, IL 60462-2627  
13599974 US DEPT OF EDUCATION, DIRECT LOAN SVCG, PO BOX 5609, GREENVILLE, TX 75403-5609  
12721506 +Vanderstappen, 1316 N. Madison Street, Woodstock, IL 60098-2513  
12721508 Village of Lakewood, P.O. Box 1502, Crystal Lake, IL 60039-1502  
12721510 Washington Mutual, P.O. Box 660487, Dallas, TX 75266-0487  
12721511 Waste Management, P.O. Box 9001054, Louisville, KY 40290-1054  
12721512 +Wil & Elaine Burcham, 3502 Middlesex Dr., Woodstock, IL 60098-7181  
12721513 +Windsor Doors, 4519 Prime Parkway, Mchenry, IL 60050-7000  
12721514 +Zoom Graphics, Inc., 1300 Basswood Road, Schaumburg, IL 60173-4522

The following entities were noticed by electronic transmission on Oct 01, 2009.

12721416 +E-mail/Text: mmachnik@cn-bank.com Charter National Bank,  
2200 W. Higgins Road, Hoffman Estates, IL 60169-2481  
12721425 E-mail/Text: legalasstfoundationrgsts@exeloncorp.com ComEd,  
Attn: Bankruptcy Department, Bill Payment Center, Chicago, IL 60668-0001  
12721434 E-mail/PDF: mrdisen@discoverfinancial.com Oct 02 2009 04:48:38 Discover, P.O. Box 30395,  
Salt Lake City, UT 84130-0395  
13488204 E-mail/PDF: mrdisen@discoverfinancial.com Oct 02 2009 04:48:38  
Discover Bank/DFS Services LLC, PO Box 3025, New Albany OH 43054-3025  
12721464 E-mail/PDF: cr-bankruptcy@kohls.com Oct 02 2009 04:34:56 Kohl's, P.O. Box 2983,  
Milwaukee, WI 53201-2983  
12721509 E-mail/Text: DREED@GOPLAINFIELD.COM Village of Plainfield,  
24000 W. Lockport Street, Plainfield, IL 60544  
12721507 E-mail/PDF: bankruptcyverizonwireless@afninet.com Oct 02 2009 04:33:38 Verizon,  
P.O. Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12721438 Fox Valley Landscapes  
12721468 Material Steel Service

District/off: 0752-1  
Case: 08-27791

User: mflowers  
Form ID: pdf006

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Total Noticed: 136

Date Rcvd: Oct 01, 2009

aty\* +Roy Safanda, Safanda Law Firm, 111 East Side Drive, Geneva, IL 60134-2402  
13458717\* +B&B Networks, 245 W Roosevelt Road, Building 3 suite 17, West Chicago, IL 60185-4838  
TOTALS: 2, \* 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

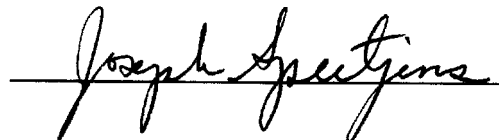
Addresses marked '+++' were transmitted to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(e).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.